

ratio percentage of 80 percent in the individual market and 85 percent in the group marketplace. The law also requires all Medicare Advantage plans, private plans offered through Medicare, to meet an 85 percent MLR standard by 2014.

In 1990, Congress first passed legislation standardizing Medigap policies and instituting minimum MLR standards in reaction to evidence of widespread sale of duplicative policies with high overhead. Today, more than nine million Medicare beneficiaries purchase private supplemental Medigap policies to help cover cost sharing and deductibles in traditional Medicare.

The Medigap Medical Loss Ratio Improvement Act updates the MLR standards for Medigap insurers—increasing the percentages to levels put forth in health reform for other products. Specifically, it will raise the MLR from 65 percent to 80 percent in the individual market and from 75 percent to 85 percent in the group marketplace. To give insurers time to prepare for this change, it would not become effective until 2014.

It is endorsed by organizations representing millions of senior citizens and consumers of all ages, including: AARP, AFSCME, Alliance of Retired Americans, Center for Medicare Advocacy, Community Catalyst, Families USA, Health Care for America Now, Medicare Rights Center, National Council on Aging, and the National Senior Citizens Law Center.

In endorsing the bill, AARP highlights that, “AARP supports this change because it will provide greater transparency and accountability for expenditures made by health insurance issuers, and encourage them to become more efficient in their operations to help ensure that consumers receive fair value for their premium dollars.”

This bill should garner bipartisan support. At a February 10, 2011 hearing in the Ways and Means Committee, a Republican Member questioned CMS Actuary Rick Foster about this issue: “. . . Medigap policies that seniors purchase to supplement traditional Medicare are only required to meet a medical loss ratio of 65 percent . . . do you think that the MLR policy should be applied equitably across the line?” He answered that “. . . you could probably make a good case that if it makes sense in general then it would make sense for the broader spectrum, including Medigap policies.” The Member responded, “Well, I would think that most people would agree that if we are going to do something we should do it equally.”

I agree. That’s exactly what we’re doing with the Medigap Medical Loss Ratio Improvement Act today—we are extending a commonsense consumer protection to private Medigap plans. I encourage our colleagues on both sides of the aisle to join us to enact this sensible improvement to existing law for those who purchase private Medigap insurance.

#### PERSONAL EXPLANATION

**HON. STEVE KING**

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mr. KING of Iowa. Mr. Speaker, on rollcall No. 636, I was not present to vote. Had I been present, I would have voted “no.”

#### PERSONAL EXPLANATION

**HON. LAURA RICHARDSON**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Ms. RICHARDSON. Mr. Speaker, yesterday I was honored to be one of the featured speakers at an important session of the 102nd Annual Convention of the NAACP, which is being held in Los Angeles, California. My participation in this important event necessitated my remaining in my congressional district on Monday, July 25, 2011. Consequently, I was unable to return in time for rollcall votes Nos. 630, through 636.

Had I been present, I would have voted as follows:

1. On rollcall No. 630, I would have voted “no” (July 25)—(H. Res. 363, Providing for consideration of H.R. 2584, making appropriations for the Department of the Interior, Environment, and Related Agencies for the Fiscal Year Ending September 30, 2012, and for other purposes).

2. On rollcall No. 631, I would have voted “aye” (July 25)—(On Approving the Journal).

3. On rollcall No. 632, I would have voted “aye” (July 25)—(Moran Amendment to H.R. 2584, Interior and Environment Appropriations Act for FY 2012).

4. On rollcall No. 633, I would have voted “no” (July 25)—(Huelskamp Amendment to H.R. 2584, Interior and Environment Appropriations Act for FY 2012).

5. On rollcall No. 634, I would have voted “aye” (July 25)—(Cleaver Amendment to H.R. 2584, Interior and Environment Appropriations Act for FY 2012).

6. On rollcall No. 635, I would have voted “aye” (July 25)—(Richmond Amendment to H.R. 2584, Interior and Environment Appropriations Act for FY 2012).

7. On rollcall No. 636, I would have voted “aye” (July 25)—(Hochul Amendment to H.R. 2584, Interior and Environment Appropriations Act for FY 2012).

#### PERSONAL EXPLANATION

**HON. GENE GREEN**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mr. GENE GREEN of Texas. Mr. Speaker, I rise today to explain my absence from votes cast on the afternoon of July 25, 2011. My voting percentage is 98 percent for the 112th Congress, and I rarely miss votes, but yesterday, I was absent due to a prior commitment scheduled before we knew the House would be in session on Monday.

On the votes I missed: on the rule providing for consideration of H.R. 2584—Interior, Environment, and Related Agencies Appropriations Act, 2012, had I been present, I would have voted “no”; and on the Journal vote, had I been present, I would have voted “yes.”

TRIBUTE TO THE VERY REVEREND  
KENNETH F. GADDY, C.Ss.R.

**HON. DONNA M. CHRISTENSEN**

OF THE VIRGIN ISLANDS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mrs. CHRISTENSEN. Mr. Speaker, I rise to pay tribute to an outstanding faith and community leader from my congressional district in the U.S. Virgin Islands, The Very Reverend Kenneth F. Gaddy, C.Ss.R., a Redemptorist priest who has served the St. Croix community for 21 years.

On Sunday, July 31, 2011, the Holy Cross Catholic Church will honor Father Gaddy for his years of bountiful service to the Church and the parish before he leaves the Virgin Islands for a new assignment. Born to the late John and Beatrice Gaddy, Father Gaddy was the third of six children. He attended Catholic school for elementary and part of his secondary education. In 1977, Father Gaddy entered the Redemptorist Formation system, in Northeast, Pennsylvania. He went on to further his studies and in 1984, he graduated from St. Alphonsus College in Suffield, Connecticut, with a Bachelor of Arts degree in philosophy. Father Gaddy completed his theological studies at Washington Theological Union in 1988 and on May 14, 1988, he was ordained to the priesthood.

Father Gaddy’s first assignment was to St. Boniface Church, in Philadelphia, Pennsylvania. In January of 1990, he was reassigned to St. Patrick’s Catholic Church on the island of Saint Croix, U.S. Virgin Islands, and arrived in the Virgin Islands during a tremendously challenging time in our history—just months after Hurricane Hugo devastated the island of Saint Croix. He served as an Associate Pastor for six years, and then in August of 1996 he was appointed Pastor of St. Patrick’s Catholic Church. Father Gaddy served as Pastor for 9 years before he was appointed director of the Blessed Peter Donders Formation Residence in July of 2006.

Mr. Speaker, in July of 2008, Father Gaddy was appointed pastor of Holy Cross Catholic Church on Saint Croix, where he is currently serving. He credits two Redemptorists, The Rev. Jerome Moody and The Rev. Henrique Schulerbrandt, for encouraging and supporting him in his decision to pursue his studies to the priesthood. Several years later he was introduced to Rev. Carlyle Blake, another Redemptorist, whose friendship and mentorship continue to this day.

Father Gaddy believes firmly that we stand on the shoulders of those who precede us and it is our responsibility to keep their memory and contributions alive and to provide shoulders for those who come behind us to stand on. He also believes that we are all responsible for building upon what has been entrusted to us and that we are to leave our community better than as we inherited it.

The Saint Croix community will not soon forget the ministry of Father Gaddy, his impassioned sermons, his wise and down-to-earth demeanor, and most certainly we will not forget his infectious laughter and kind-hearted smile. He is a great listener who exudes sincerity and humbleness.

He has shared our ups and our downs, our trials and our triumphs, our grief and our joys and has become a much beloved and integral